

# CONFEDERATION LIFE ASSOCIATION.

**Head Office—Temple Chambers, Toronto.**

**PRESIDENT.**

HON. W. P. HOWLAND, C.B.

**VICE-PRESIDENTS.**

HON. WM. McMASTER. WM. ELLIOT, ESQ.

Intending Assurers will find the following, with other advantages offered by this association:

## RATES OF PREMIUM,

For a guaranteed amount of Insurance, that will bear favorable comparison with the rates of other companies.

Profits are distributed in a manner to afford justice to all classes of policies, the share increasing with each additional premium paid, and giving Assurers under **TEN PAYMENT, LIFE**, and other **LIMITED PAYMENT PLANS** and **ENDOWMENTS**, an equitable increased share in return for the larger premiums paid.

**Safety and Security** are attained by annual valuations on the Government standard.

The fullest information will be given on application at the Head Office or at the Agencies.

**J. K. MACDONALD, Managing Director.**

**R. S. BAIRD,**  
CITY AGENT.

Incorporated  
A. D. 1874.

# CANADA

Charter  
Perpetual.

## FIRE & MARINE Insurance Company.

HEAD

OFFICE,

*Hamilton, Ontario.*



Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government, \$50,000.

**PRESIDENT—J. WINER, Esq.,** (of Messrs. J. Winer & Co.) Merchant.  
**VICE-PRESIDENTS—GEORGE ROACH, Esq.,** Mayor City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
**MANAGER AND SECRETARY—CHARLES D. CORY.**

### BRANCH OFFICES:

**Montreal—WALTER KAVANAGH,** No. 117 St. Francois Xavier Street, General Agent.  
**Halifax, N. S.—No. 22 Prince Street.—CAPT. C. J. P. CLARKSON,** General Agent.  
**St. John, N. B.—No. 51 Princess St.—IRA CORNWALL, JR.,** General Agent.  
**Manitoba Agency—Winnipeg.—ROBT. STRANG.**

# CANADA LIFE ASSURANCE CO.

Established, - - 1847.

**CAPITAL AND ASSETS OVER \$4,000,000.**

The following are examples of the effects of the Company's large profits in reducing the annual premiums payable by policy-holders:—

No. of Policy.	Original Yearly Premiums.	Premiums now reduced each year to
69	\$21 20	\$ 3 56
198	9 70	2 50
320	12 60	1 86
393	20 49	4 39
475	51 34	13 83
499	78 67	13 87
550	59 00	13 40
614	67 00	17 79
918	68 14	12 63

In other cases the premiums have been altogether extinguished, and the profits have yielded the policy-holders an annual cash income.

The Canada Life affords advantages such as have not been surpassed nor attained by any other company, and intending assurers are invited to carefully examine and satisfy themselves of that fact.

**A. G. RAMSAY, Managing Director.**

**R. HILLS, Secretary.**

### GENERAL AGENTS.

Eastern Ontario—**GEORGE A. COX,** Peterboro.

Maritime Provinces—**J. W. MARLING,** 145 Hollis St., Halifax, N.S.

Province of Quebec—**R. POWNALL,**

Canada Life Buildings, 182 St. James Street, Montreal.

Special Agent for Montreal—**JAMES AKIN.**

Agent in Toronto, **J. D. HENDERSON,** Canada Life Buildings, 46 King Street West.

# WESTERN ASSURANCE COMPANY.

INCORPORATED 1851.

**CAPITAL,** . . . . . **\$800,000.**  
With power to increase to \$1,000,000.)

**FIRE AND MARINE.**

**HEAD OFFICE: TORONTO, ONT.**

**President.**

**HON. JOHN McMURRICH.**

**Vice-President.**

**CHARLES MAGRATH.**

**Directors.**

**JAMES MICHIE, Esq.**

**JOHN FISKIN, Esq.**

**A. M. SMITH, Esq.**

**NOAH BARNHART, Esq.**

**ROBERT BEATY, Esq.**

**WM. GOODERHAM, Jr., Esq.**

**BERNARD HALDAN, Managing Director.**

**J. J. KENNY, Secretary.**

**JAMES PRINGLE, General Agent.**

**Insurances** effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to British Ports.